

Medicaid Income Limits for 2012

Effective January 1, 2012, to qualify for Medicaid through SSI the income limit for an aged, blind or disabled individual cannot exceed \$718 per month or \$1068 for a couple. In addition, resource limits apply. For an individual the resources cannot exceed \$2,000 per month or \$3,000 per month for a couple. Some examples of resources are: cash, money in checking and savings accounts, loans, promissory notes, stocks, bonds, time deposits (certificates of deposit, annuities, etc), mutual funds, mineral and timber rights, real estate, etc. Individuals must apply with the Social Security Administration for the SSI (Supplemental Security Income) Program.

Nursing Home (Institutionalized) Medicaid:

The Medicaid income limit for individuals eligible for the Nursing Home (institutional) program is \$2,094 per month. The resource limit is \$2,000 as of the first day of the month. Please see the "Medicaid for the Elderly and Disabled" handout for detailed information.

Home and Community Based Waivers:

The income limits for these waivers are as follows:

Elderly and Disabled Waiver is \$2,094 per month.

Independent Living Waiver is \$2,094 per month.

Persons With Intellectual Disabilities Waiver is \$2,094 per month.

HIV/AIDS Waiver is \$2,094 per month.

Technology Assisted Waiver for Adults is \$2,094 per month.

The resource limit for these waivers is \$2,000 per month.

Medicare Savings Programs:

QMB or Qualified Medicare Beneficiary (effective 2/2011):

Income cannot exceed \$928 per month for an individual.

Income cannot exceed \$1,246 per month for a couple.

SLMB or Specified Low Income Medicare Beneficiary (effective 2/2011):

Income cannot exceed \$1,109 per month for an individual.

Income cannot exceed \$1,491 per month for a couple.

QI-1 or Qualified Individual (effective 2/2011):

Income cannot exceed \$1,246 per month for an individual.

Income cannot exceed \$1,675 per month for a couple.

NOTE: The resource limits do not apply for these Medicare savings programs. If both spouses are on Medicare, their combined income cannot exceed the couple income limit. If only one spouse has Medicare, then the Medicare spouse who is applying can have income of no more than the individual limit and the income of both spouses combined can be no more than the couple limit.

SOBRA Medicaid (Pregnant Women and Children under 6 years of age) - 133% of federal poverty level (effective 2/2011):

Income after deductions cannot exceed \$1,207 per month for a family of 1
Income after deductions cannot exceed \$1,631 per month for a family of 2
Income after deductions cannot exceed \$2,054 per month for a family of 3
Income after deductions cannot exceed \$2,478 per month for a family of 4

SOBRA Medicaid (Children 6 to 19 years of age) – 100% of federal poverty level (effective 2/2011):

Income after deductions cannot exceed \$908 per month for a family of 1
Income after deductions cannot exceed \$1,226 per month for a family of 2
Income after deductions cannot exceed \$1,545 per month for a family of 3
Income after deductions cannot exceed \$1,863 per month for a family of 4

Medicaid for Low Income Families:

Income after deductions cannot exceed \$111 per month for a family of 1
Income after deductions cannot exceed \$137 per month for a family of 2
Income after deductions cannot exceed \$164 per month for a family of 3
Income after deductions cannot exceed \$194 per month for a family of 4

(Please see the eligibility requirements for SOBRA/MLIF (Medicaid for Low Income Families) handout for family sizes over 4.)

NOTE: Certain deductions, such as \$90 work deduction per wage earner, dependent care costs and \$50 per household for child support received, may be deducted from the gross income to determine the net income amount for the SOBRA and MLIF programs.

(Revised 12/11)